

IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
WICHITA FALLS DIVISION

IN RE:

HELEN RENE HOPSON

CASE NO: 09-70140-HDH-13  
HEARING DATE: 12/16/2009  
HEARING TIME: 11:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND  
PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2006-08 and would respectively show unto to the Court as follows:

I.

**OBJECTION -- NO PROOF OF CLAIM FILED**

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount
024 0 U	STATE FARM BANK	\$4,871.00

Trustee Clm#	Creditor Name	Scheduled Amount
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II.

**SPECIFIC OBJECTIONS**

No Objections

III.

**TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS**

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<b>SECURED CREDITORS</b>							
008 0	CHRYSLER FINANCIAL SERVICES	2005 DODGE PU	\$21,267.12	\$14,750.00	10.00%	60	\$311.68 PAID BY TRUSTEE
009 0 *	BANK OF AMERICA	2005 CHEROKEE HORSE TRAILER--STAY LIFTED	\$0.00	\$22,765.00			STAY LIFTED
010 0	GMAC	04 CHEVY IMPALA	\$12,040.11	\$12,040.11			SURRENDERED
		Increased value to surrender for full satisfaction. See modification below.					
012 0	JPMORGAN CHASE BANK	HOMESTEAD	\$190,035.05	\$211,070.00			PD DIRECT BY DEBTOR
013 0	HSBC/SUZUKI	2006 SUZUKI 4 WHEELER	\$0.00	\$4,252.00			PD DIRECT BY DEBTOR
014 0	LEGEND BANK	FARM EQUIPMENT	\$9,000.00	\$27,775.65			PD DIRECT BY DEBTOR
		Increased value to make fully secured. See modification below.					
015 0	MONTAGUE COUNTY	09 PROPERTY TAXES	\$773.21	\$211,070.00			PD DIRECT BY DEBTOR
032 0 *	BOWIE ISD	09 PROPERTY TAXES	\$2,509.70	\$211,070.00			PD DIRECT BY DEBTOR
		Not provided for in confirmed plan. See modification below.					

**UNSECURED GENERAL CREDITORS**

Trustee Clm#	Creditor Name	Claim Amount
008 1 U	CHRYSLER FINANCIAL SERVICES	\$6,517.12
SPLIT CLAIM/05 DODGE PICKUP		

Trustee Clm#	Creditor Name	Claim Amount
017 0 U	FIA CARD SERVICES	\$23,299.10
PURCHASES -- DISALLOWED DISALLOWED PER ORDER ON OBJECTION ENTERED 9-14-2009		

018 0 U	PRA RECEIVABLES MANAGEMENT <i>PURCHASES -- DISALLOWED DISALLOWED PER ORDER ON OBJECTION ENTERED 9-14-2009</i>	\$11,225.90	019 0 U	ECAST SETTLEMENT CORPORATION <i>PURCHASES/CAPITAL ONE BANK</i>	\$8,269.23
020 0 U	ROUNDUP FUNDING LLC <i>PURCHASES/CHASE BANK</i>	\$2,758.89	021 0 U	ROUNDUP FUNDING LLC <i>PURCHASES/JC PENNY</i>	\$312.92
022 0 U	PRA RECEIVABLES MANAGEMENT <i>PURCHASES</i>	\$3,012.61	025 0 U	INDEPENDENT BANKERSBANK <i>PURCHASES/LEGEND BANK</i>	\$3,061.81
026 0 U	ROUNDUP FUNDING LLC <i>PURCHASES/WFNNB BEALLS</i>	\$585.94	045 0 U *	GMAC <i>AUTO DEFICIENCY</i> <i>Not provided for in confirmed plan.</i>	\$8,036.18

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely response or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

#### IV.

#### **TRUSTEE'S PLAN MODIFICATION**

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2006-08 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

The secured claim filed by Legend Bank in the amount of \$27,775.65 shall be fully valued and paid direct.

The secured claim filed by Bowie ISD in the amount of \$2,509.70 shall be valued at \$211,070 and paid direct.

The secured claim filed by GMAC for the 2004 Chevy Impala shall be valued at \$12,040.11 and surrendered for full satisfaction. Per an amended claim, an unsecured deficiency in the amount of \$8,036.18 shall be allowed.

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 12/16/2009 AT 11:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

LIVE: US COURTHOUSE ROOM 222, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 08:30 AM. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2006-08 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 10/30/2009

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

ALLIANCE ONE 1160 CENTRE POINTE DR STE 1 MENDOTA HEIGHTS MN 55120  
BANK OF AMERICA 4161 PIEDMONT PARKWAY NC4-105-03-14 GREENSBORO NC 27410  
BANK OF AMERICA ATTN BANKRUPTCY NC4-105-02-77 PO BOX 26012 GREENSBORO NC 27420  
BANK OF AMERICA FLEET BANKCARD PO BOX 26012 GREENSBORO NC 27420  
BASSEL & WILCOX PO BOX 11509 FORT WORTH TX 76110  
BOWIE ISD C/O RAY, WOOD, & BONILLA PO BOX 165001 AUSTIN TX 78716  
CAPITAL ONE C/O TSYS DEBT MANAGEMENT PO BOX 5155 NORCROSS GA 30091  
CHASE BANKRUPTCY DEPARTMENT PO BOX 15298 WILMINGTON DE 19850  
CHRYSLER FINANCIAL PO BOX 80081 SALINAS CA 93912  
CHRYSLER FINANCIAL SERVICES PO BOX 9001897 LOUISVILLE KY 40290  
DAIMLER CHRYSLER SERVICES PO BOX 860 ROANOKE TX 76262  
ECAST SETTLEMENT CORPORATION PO BOX 35480 NEWARK NJ 07193  
FIA CARD SERVICES BANK OF AMERICA 1000 SAMOSET DRIVE DE5-023-03-03 DEWARK DE 19713  
GEMB PO BOX 103106 ROSWELL GA 30076  
GMAC PO BOX 130424 ROSEVILLE MN 55113  
GMAC PO BOX 130424 SAINT PAUL MN 55113  
GMAC PO BOX 5055 TROY MI 48007  
GMAC PO BOX 78367 PHOENIX AZ 85062  
HELEN RENE HOPSON PO BOX 1538 BOWIE TX 76230  
HSBC ATTN BANKRUPTCY DEPARTMENT PO BOX 5213 CAROL STREAM IL 60197  
HSBC BANK NEVADA C/O PRA RECEIVABLES MANAGEMENT PO BOX 12907 NORFOLK VA 23541  
HSBC/SUZUKI PO BOX 703 WOOD DALE IL 60191  
INDEPENDENT BANKERSBANK C/O CREDITORS BANKRUPTCY SERVICE PO BOX 740933 DALLAS TX 75374  
INTERNAL REVENUE SERVICE PO BOX 21125 PHILADELPHIA PA 19114  
INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA PA 19114  
INTERNAL REVENUE SERVICE SPECIAL PROCEDURES 1100 COMMERCE ST MC 5027DAL DALLAS TX 75242  
JP MORGAN CHASE BANK NA NATIONAL PAYMENT SERVICES PO BOX 24785 COLUMBUS OH 43224  
JPMORGAN CHASE BANK 3415 VISION DRIVE COLUMBUS OH 43219  
LEGEND BANK PO BOX 1081 BOWIE TX 76230  
LINEBARGER GOGGAN BLAIR & SAMPSON 2323 BRYAN STREET SUITE 1600 DALLAS TX 75201  
MANAGEMENT SERVICE INC PO BOX 1099 LANGHORN PA 19047  
MONTAGUE CAD PO BOX 121 MONTAGUE TX 76251  
MONTAGUE COUNTY 2323 BRYAN STREET SUITE 1600 DALLAS TX 75201  
MONTE J WHITE ATTORNEY AT LAW 1106 BROOK AVE HAMILTON PLACE WICHITA FALLS TX 76301  
PRA RECEIVABLES MANAGEMENT PORTFOLIO REC ASSOC PO BOX 41067 NORFOLK VA 23541  
PRA RECEIVABLES MANAGEMENT PORTFOLIO RECOVERY ASSOC PO BOX 12914 NORFOLK VA 23541  
RAY WOOD & BONILLA PO BOX 165001 AUSTIN TX 78716  
ROUNDUP FUNDING LLC PO BOX 91121 MS 550 SEATTLE WA 98111  
STATE FARM BANK 112 EAST WASHINGTON STREET BLOOMINGTON IL 61701  
STROMBERG & ASSOCIATES PC TWO LINCOLN CENTRE 5420 LBJ FREEWAY SUITE 300 DALLAS TX 75240  
TIB BANK PO BOX 569100 DALLAS TX 75356  
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102  
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE 3RD FLOOR DALLAS TX 75242  
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530  
WFNNB BEALLS PO BOX 182125 COLUMBUS OH 43218  
WILLIAM DON HOPSON 2421 ALLISON RD BOWIE TX 76230  
WILLIAM T NEARY UNITED STATES TRUSTEE 1100 COMMERCE STREET RM 976 DALLAS TX 75242  
ZACHARY D HOPSON PO BOX 1538 BOWIE TX 76230